

**REMARKS**

Claims 1, 3-9, 15 and 21 are now in the application. The recent telephonic interview with Examiner Oh is hereby noted with appreciation. As discussed during the interview Claims 1, 3-9 and 15 have been amended by deleting the term "the risk of" for purposes of clarification. These amendments to the claims are along the lines suggested by the examiner in the final office action. The amendments to the claims do not introduce any new matter.

The rejection of Claims 1, 3-9, 15 and 21 under 35 USC 112, first paragraph has been overcome by deleting the recitation "reducing the risk" from the claims.

In view of the above amendment, applicant believes the pending application is in condition for allowance.

In the event the Examiner believes that another interview might serve to advance the prosecution of this application in any way, the undersigned attorney is available at the telephone number noted below.

Please charge any fee due with this response to our Deposit Account No. 22-0185, under Order No. 21581-00298-US1 from which the undersigned is authorized to draw.

Dated: April 28, 2008

Respectfully submitted,

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